

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

THERESA M RAYFORD

Debtor(s)

Case No. 15-41315

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/07/2015.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 05/11/2016.
- 6) Number of months from filing to last payment: 1.
- 7) Number of months case was pending: 10.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$667.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$667.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$8.62
Court Costs	\$0.00
Trustee Expenses & Compensation	\$31.35
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$39.97**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASHRO LIFESTYLE	Unsecured	405.00	405.23	405.23	0.00	0.00
AT&T MOBILITY II LLC	Unsecured	NA	913.76	913.76	0.00	0.00
CITY OF CHICAGO DEPT OF FINANCI	Unsecured	260.00	631.76	631.76	0.00	0.00
CITY OF CHICAGO DEPT OF FINANCI	Secured	800.00	NA	800.00	26.66	0.00
COMMONWEALTH EDISON	Unsecured	300.00	398.34	398.34	0.00	0.00
CREST FINANCIAL	Unsecured	1,500.00	1,070.23	1,070.23	0.00	0.00
CREST FINANCIAL	Secured	600.00	NA	600.00	23.20	0.00
FINGERHUT CORP	Unsecured	306.00	NA	NA	0.00	0.00
FIRST CREDIT CORP	Unsecured	2,100.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	463.00	463.00	463.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	4,953.00	0.00	4,896.99	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Secured	3,850.00	8,746.99	3,850.00	174.59	0.00
Mabt/Contfin	Unsecured	460.00	NA	NA	0.00	0.00
MIDNIGHT VELVET	Unsecured	275.00	275.95	275.95	0.00	0.00
NAVIENT	Unsecured	2,101.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	2,246.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	2,344.00	6,755.20	6,755.20	0.00	0.00
NPRTO ILLINOIS LLC	Unsecured	2,100.00	2,574.53	2,574.53	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	446.00	168.60	168.60	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	418.00	418.46	418.46	0.00	0.00
PRESTIGE FINANCIAL SVC	Unsecured	3,582.00	0.00	1,145.16	0.00	0.00
PRESTIGE FINANCIAL SVC	Secured	5,375.00	9,524.16	8,379.00	402.58	0.00
STATE BANK OF TEXAS	Secured	152,667.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	927.00	941.08	941.08	0.00	0.00
Village of Berwyn	Unsecured	400.00	NA	NA	0.00	0.00
WHY NOT LEASE IT	Unsecured	1,800.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$12,229.00	\$577.17	\$0.00
All Other Secured	\$1,400.00	\$49.86	\$0.00
TOTAL SECURED:	\$13,629.00	\$627.03	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$21,058.29	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$39.97</u>	
Disbursements to Creditors	<u>\$627.03</u>	
TOTAL DISBURSEMENTS :		<u>\$667.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/04/2016

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.